

## #129 Write about your approach to budgeting.

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Each and every individual should have their budget planing some might feel it unnecessary or boring... But to be honest maintaining the calculation of earnings, expenditure and savings are most important especially when it comes to married people and during parenting...

It's just take few seconds to note down every details of daily routine right!!!

I Got this habit from my parents each and every month during salary time they both sit and note down monthly income, savings and big amount of expenditures. Then from 2019 I started the same by writing my OF money, expenditure and savings...

This habit would not make you spend money in conjuncted way but makes you know the knowledge of what way you had spend your money...

Savings strictly to be followed... minimum 15% to 25% of income should be solidly save as any form and it should not be the few months saving... Savings should be done atleast for 10 months below that are really couldn't be considered as good saving...

Note: those savings should spend only on investment assets or Medicals not for party, trip or valentine's 😊